

Information to identify the case:

Debtor 1	Oscar M. Sanchez	Social Security number or ITIN	xxx-xx-8489
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-24327-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Oscar M. Sanchez

10/17/17

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Oscar M. Sanchez
 Debtor

Case No. 17-24327-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 31

Date Rcvd: Oct 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2017.

db +Oscar M. Sanchez, 10 Phyllis Court, Wayne, NJ 07470-6519
 cr +Nationstar Mortgage LLC as servicer for Deutsche B, C/O Buckley Madole, P.C.,
 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
 516943201 +AIG Capital Grp successor to Countrywide, c/o Arch Group, One Liberty Plaza - 9th Fl,
 New York, NY 10006-1404
 516943202 ++AMERICAN SERVICING AND RECOVERY GROUP LLC, PO BOX 975464, DALLAS TX 75397-5464
 (address filed with court: American Servicing & Recovery Group, 4144N. Central Expy #900,
 Dallas, TX 75204)
 516943203 +Aurora Bank, Pob 1706, Scottsbluff, NE 69363-1706
 516943207 +Deutsche Bank, c/o Buckley Madole, PC, 99 Wood Avenue, #803, Iselin, NJ 08830-2713
 516943208 +Diana Borray, 10 Phyllis Court, Wayne, NJ 07470-6519
 516943211 +Jersey Central P & L, 300 Madison Avenue, Morristown, NJ 07960-6169
 516943212 +KML Law Group, 430 Mountain Avenue, New Providence, NJ 07974-2731
 516943216 +Midland Funding, LLC - HCBC Bank, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
 516943218 +Midland Funding, LLC -Verizon, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
 516943219 +Nationstar Mortgage LLC, Attn: Bankruptcy, 8950 Cypress Waters Blvd,
 Coppell, TX 75019-4620
 516943220 +Penn Credit, Attn:Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988
 516943222 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 516943225 +Sheriff of Morris County, PO Box 900, Morristown, NJ 07963-0900
 516943226 +Sheriff of Passaic County, 77 Hamilton Street, Paterson, NJ 07505-2018
 516943227 +State of New Jersey Division of Taxation, PO Box 302, Trenton, NJ 08625-0302

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 17 2017 22:36:06 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Oct 17 2017 22:36:03 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516943204 +EDI: BANKAMER.COM Oct 17 2017 22:13:00 Bank of America, PO Box 31785,
 Tampa, FL 33631-3785
 516943205 E-mail/Text: bcwrttoff@cablevision.com Oct 17 2017 22:36:46 Cablevision - Optimum,
 111 Stewart Avenue, Bethpage, NY
 516943206 +EDI: CCS.COM Oct 17 2017 22:13:00 Credit Collections Svc, Po Box 773,
 Needham, MA 02494-0918
 516943209 EDI: GMACFS.COM Oct 17 2017 22:13:00 GMAC, PO Box 660208, Dallas, TX 75266
 516943210 +EDI: IRS.COM Oct 17 2017 22:13:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 516943213 +EDI: RESURGENT.COM Oct 17 2017 22:13:00 LVNV Funding, LLC, PO Box 10497,
 Greenville, SC 29603-0497
 516943214 +EDI: MID8.COM Oct 17 2017 22:13:00 MCM, 2365 Northside Drive, Suite 300,
 San Diego, CA 92108-2709
 516943215 +EDI: MID8.COM Oct 17 2017 22:13:00 Midland Credit Mgmt, 8875 Aero Dr,
 San Diego, CA 92123-2255
 516943217 +EDI: MID8.COM Oct 17 2017 22:13:00 Midland Funding, LLC - T-mobile,
 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
 516943221 EDI: PRA.COM Oct 17 2017 22:13:00 Portfolio Recovery Associates, PO box 12914,
 Norfolk, VA 23541
 516943223 +E-mail/Text: bkdepartment@rtresolutions.com Oct 17 2017 22:36:13 Real Time Resolutions,
 Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655
 516943224 +EDI: SEARS.COM Oct 17 2017 22:13:00 Sears, PO box 183082, Columbus, OH 43218-3082
 TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 31

Date Rcvd: Oct 17, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2017 at the address(es) listed below:

Alphonse DeSimone on behalf of Debtor Oscar M. Sanchez AlphonseD@comcast.net,
r46452@notify.bestcase.com
Charles A. Stanziale, Jr. on behalf of Trustee Charles A. Stanziale, Jr.
cstanziale@mccarter.com, slipstein@mccarter.com/nj06@ecfcbis.com
Charles A. Stanziale, Jr. cstanziale@mccarter.com, slipstein@mccarter.com/nj06@ecfcbis.com
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor Nationstar Mortgage LLC as servicer for Deutsche
Bank National Trust Company as Trustee for GSR Mortgage Loan Trust 2007-OA2, Mortgage
Pass-Through Certificates, Series 2007-OA2 nj_ecf_notices@buckleymadole.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6